

2015 Vision benefit FAQ for GM & Chrysler

- **When will the new Vision benefit be effective?**
 - January 1, 2015

- **Will Vision services be reimbursed or adjusted retroactively for services rendered prior to 2015?**
 - No. There is no reimbursement for services rendered prior to the effective date of the benefit.

- **Will I pay and additional cost for this coverage?**
 - No. There is no additional cost for Dental or Vision coverage.

- **Are other benefit costs being increased in order to pay for these benefits?**
 - No.

- **What does the Vision benefit cover?**
 - Vision coverage provides assistance toward the cost of routine eye exams, lenses, and frames through a national network of participating ophthalmologists, optometrists, and optical facilities.
 - In-Network Reference:
 - One vision examination every 12 months
 - One pair of lenses and frames or contact lenses in any period of 24 months
 - Fashion Collection frames (available at most independent providers offices) and conventional single vision, bifocal, trifocal and lenticular lenses
 - up to \$40 toward the cost of doctor supplied frames
 - Up to \$75 toward the cost of elective Contact Lenses (instead of eyeglasses)
 - Applicable warranty for lenses and frames

- **Will the vision coverage coordinate with my COBRA coverage?**
 - No. Vision coverage provided through the Trust will be independent of any other coverage.

- **Do I need to keep my COBRA coverage; are there any advantages?**
 - The decision to retain COBRA coverage is completely up to the individual.

 - **I recently retired and was offered 18 month COBRA is there any benefit to keep it for 2015?**
 - There is little benefit to having both coverages as the COBRA benefit will run out after 18 months and the Trust provided coverage is comparable.

- **I retired before the bankruptcy and therefore have Lifetime COBRA coverage, is there any benefit to keeping it for 2015?**
 - If at some point, benefits through the Trust were eliminated the Trust would be required to provide COBRA coverage for up to 18 months. Members would need to weigh the likelihood of such a scenario and determine if paying the monthly COBRA premium in order to retain COBRA lifetime coverage as a backstop makes sense economically for them.
- **If I keep my COBRA coverage what is the benefit?**
 - Members who have Lifetime COBRA coverage are eligible to keep that coverage. With both COBRA and Trust coverage each plan works independently. Since COBRA and Trust coverage are comparable there is little additional benefit to having both as it is duplicative.
- **What should I consider before cancelling my COBRA vision coverage?**
 - Benefits will not take effect until January 1, 2015. If you cancel prior, you will not have full vision coverage until new benefits take effect.

Should you decide to discontinue your COBRA vision benefit and rely exclusively on the Trust benefit, you may do so. **Members who drop their COBRA coverage through GM or Chrysler cannot re-enroll in their COBRA plan.**

If you want to drop your COBRA coverage, you may do so by calling:

GM Benefits & Service Center
(800) 489-4646

To drop coverage as of 1/1/2015,
you need to call by November 19, 2014

Chrysler Benefit Express
(888) 409-3300

To drop coverage as of 1/1/2015,
you need to call by November 12, 2014

- **Will the Trust vision benefit coordinate with coverage I have through my spouse's employer?**
 - No. Vision coverage provided through the Trust will be independent of any other coverage.
- **What if I purchased individual vision coverage, can I be covered by both?**
 - Yes. Coverage levels do not coordinate and are independent and separate.
- **If both my spouse and I have Trust coverage and eligibility independently and we cover each other, do we get additional coverage or double the benefit level?**
 - No. Couples who are eligible for Trust coverage independently can cover each other as spouses; however this provides no additional benefit, and often costs more in double cost share elements (monthly contributions, deductibles, out-of-pocket maximums, etc.). The only aspect that varies is the vision provider and networks for this coverage as Ford retiree members have SVS as a provider and GM and Chrysler have Davis Vision – but the benefit levels are the same.

- **Is this coverage comparable to what we had previously through the autos prior to bankruptcies? Is it a full coverage plan?**
 - Yes. The benefit that will be provided by the Trust for Vision is comprehensive coverage. The carrier providers and networks may differ. Additional information and a schedule of benefits will be available in the fall

- **Will the new Trust vision coverage coordinate with vision benefit I get through my medical plan?**
 - No. Coverage levels do not coordinate and are independent and separate. The Vision benefit has no copay for in-network eye exams whereas the medical plan has a \$25 copay – most won't have a need to use the medical plan benefit for vision.
 - It is recommended that members who have a need for cataract surgery utilize their benefits available through their medical plan.

- **How can I find a vision provider/ophthalmologist that participates in the network?**
 - The vision benefit for GM and Chrysler is provided by Davis Vision. Please contact Davis Vision at 888-234-5164 to find an in-network provider or to check to see if your current provider is participating in the Davis Vision Network. You can also find provider information on the Davis Vision website at www.davisvision.com . Members can use client control code (3642) until member is in the system and able to log on as an eligible member.

- **What do I do if vision providers in my area do not accept this coverage or are not a participating provider?**
 - The Vision benefit provides for both in-network and out-of- network providers. It is recommended that you use an in-network provider to get services covered at the highest coverage levels. If you need to obtain services from an out-of-network provider, there is still coverage. If you are asked to make payment up front, covered services will be reimbursed by Davis Vision.

You will need to submit a claims forms and proof of payment to:

Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110

To obtain a claims form, you can contact the Davis Vision Customer Service Center at 888-234-5164 or www.davisvision.com . Members can use client control code (3642) until member is in the system and able to log on as an eligible member.

- **What if I want to disenroll from Trust vision coverage, will I get any money since I am not using the benefit?**
 - No. The Trust vision coverage is not an electable benefit but part of a total benefit package offered by the Trust. There is no money exchanged if you use or do not use the benefit.

